# Seminole County Community Assistance Division Financial Assistance Application

### **Customer Orientation**



\*All services in this office are for Seminole County residents only.



#### **Community Assistance Office**

Community Assistance Office Hours of Operations

Monday through Friday 8:00 a.m. – 5:00 p.m.

\*Office will be closed on County observed holidays

Services Provided:
Rent/Mortgage Assistance
Utility Assistance
Dental Assistance
Rental & Utility Deposit Assistance
Training Program



#### **Community Assistance Office**

Through the Community Services Department, the **Community Assistance Division provides an array of** services to the residents of Seminole County experiencing an unforeseen hardship. A mandatory orientation is required for applicants seeking assistance. For the convenience of our customers, orientations are offered in the Community Assistance office "In-house" on Mondays and Wednesdays at 8:15 a.m., except holidays, and online at http://www.seminolecountyfl.gov/comsrvs/commasst /index.aspx .



#### **Online Application Process Steps**

- (!) All customers must view the online orientation video.
- ② After the orientation, a link will be provided to proceed to the on-line application. Please click on the link provided at the end this video.
- (\*) Complete the on-line application.
- Once the application is completed, you will be given a reference page with a number. Please print the page or write down the number provided.





# Application Process Steps (Continued)

- Attach the reference page or write your reference number on all pages of your documents.
- Please scan and e-mail documents to www.CA\_docs@seminolecountyfl.gov or drop off in our office located at 534 W. Lake Mary Blvd. Sanford, FL 32773.

#### **IMPORTANT:**

All documents listed on the document checklist are required to process your application.





#### After You Apply ....

- Applications submitted with complete documentation will be processed within 10 business days for all services.
- If you are missing documents, your assigned Case Manager will contact you either by the e-mail address provided on your application or by mail. You will be given a "Pending Notice" that will list all of the missing documents.
- You will be given ten (10) business days from the date of the "Pending Notice" to provide your missing documents to our office.

IMPORTANT: If the required documents are not received by the deadline date, your case will be closed and denied.







#### Rent, Mortgage or **Utility Assistance**

This assistance is limited to one-time assistance every 2 years. If you have received assistance with this office for rent, mortgage, or utilities in the past 2 years you are **NOT** eligible to apply at this time.

If you are receiving Section 8, TBRA, Public Housing, Shelter Plus Care, or any other government assistance program that reduces or pays your rent every month, you are not eligible to receive rent or utility assistance with this office.







## Rent, Mortgage or Utility Assistance (Continued)

#### This office cannot offer assistance for:

- 1. Residences that are currently in foreclosure or a short sale. This includes rent, mortgage and utilities.
- 2. Bills that are not in the customer's name or another adult in their household.
- 3. Rent for 3<sup>rd</sup> party sublease agreements, room rentals in private residences or when there is co-signer on the lease.
- 4. Cable, phone, cell phone, or internet utility bills. Utility assistance in this office is limited to electric, water/sewer, and/or gas for homes or rentals.



## Rent, Mortgage or Utility Assistance (Continued)

Customers applying for Rent, Mortgage or Utility assistance <u>must</u> provide documentation of a financial hardship <u>not due</u> to their own actions within the past 6 months from the date of application.

You must be able to document your loss of income <u>or</u> unexpected expense.



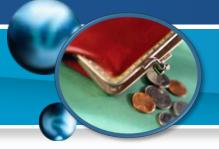


#### **Financial Hardships**

#### **Please Remember:**

# "If it isn't documented, it didn't happen."





#### **Financial Hardships**

### Financial hardships may include, but are not limited to the following:

- Job loss due to a circumstance out of your control. A letter from employer verifying last date worked and reason for termination on signed company letterhead is required.
- Documented on-going loss of child support payment.

  A current child support print out showing gap in payments is needed.
- Fire/Arson resulting in relocation and/or loss of income/property\* A written report from the Fire Marshall indicating occurrence was at the household is required.

\*Note: Cannot assist if losses covered by homeowners/renter insurance.

NOTE: Unexpected expenses paid with a credit card will not be considered.







### Financial hardships may include, but are not limited to the following:

 Family breakup can be considered if the previous household member's name is listed on the lease <u>and</u> contributed financially to the household expenses.

Applicant must provide written and signed verification from landlord that person is no longer at residence and date they left the household or verification of incarceration (in jail) and documentation that person was a contributing member of the household (for example: recent check stubs).

**Note:** Previous resident must also have been on the lease agreement for loss to be considered.





### Financial hardships may include, but are not limited to the following:

- Unemployment benefits approval that results from appeal by customer (must show appeal letter and supporting documentation). You must provide an unemployment appeal decision letter showing you have been approved for and receiving benefits.
- Reduction in employment hours by employer (not a result of client actions/requests). You must provide written documentation from employer on letterhead signed stating effective date of reduction and reason for reduction with pay stubs within the last 6 months to verify statement from employer.



### Financial hardships may include, but are not limited to the following:

- Unexpected car or home repairs (routine maintenance not considered) Client will need to provide a receipt in customer's name from licensed vendor within the last 6 months (car repairs also require current car registration)
- Lapse in payment for extended benefits for unemployment, short term disability (STD) or workmen's compensation \*Cannot be due to customer's actions

A print out or letter from agency verifying gap in payments and reason (if STD <u>or</u> workman's comp) is necessary.





### Financial hardships may include, but are not limited to the following:

- Out of work due to medical without pay <u>or</u> reduced pay

  A medical excuse from licensed physician stating dates out of work
  under doctor's care and expected date of return (no medical
  records accepted) is required.
- Expenses due to taking guardianship of a minor child(ren) due to abuse/abandonment or neglect. Client must have a Court Order with customer and child's name showing date order became effective and receipts showing additional expenses paid out for child.
- Burglary/Theft of funds: You must have police report filed within 30 days of incident.

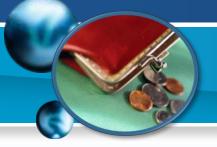




### Financial hardships may include, but are not limited to the following:

- Seniors or disabled customers that receive the unexpected garnishment of multiple Medicare per diems from their social security check. A Social Security Awards letter verifying the lump sum Medicare Premium being deducted is required.
- Unexpected expenses/or loss of income due to death of family member (spouse, domestic partner, father, mother, child, siblings, grandchild, grandparents). Receipt in customer's name from funeral home showing amount paid or receipt in customer's name for plane ticket/travel expenses along with death certification, obituary, and/or funeral program for deceased.





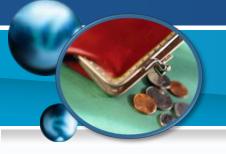
Financial hardship may be considered in the following instance:

• Consideration may be given for those employees whose hours normally and routinely fluctuate; such as, pool employees, temp or part-time personnel, commission sales personnel or home health care workers <u>only once</u> and with approval from the Case Manager Supervisor but not in the future if client continues to work such employment. Must have documentation from employer on signed company letterhead indicating the start date and the situation, such as temporary assignment ending, layoff, decrease in hours or sales, etc.





- Job loss due to household member's own actions.
- Customers showing sufficient income even with a loss of income.
- Customers with liquid assets balance of \$5,000 or more (examples: checking, saving, money market).
- Quitting employment without documentation of just cause.
- Over drawn bank accounts/ exhausting savings accounts.
- Entitlements ending, stopping and/or being reduced due to sanctions, over payments, failure to report income changes, or child reaching maximum age for benefits.



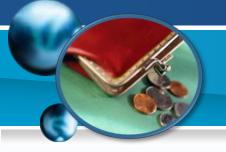
- Arrests, payment of legal fees, probation, or traffic violations.
- Social Security payments ending and/or stopping due to failure to report income, over payments, or benefits ending due to children reaching age limit.
- Higher utility bills (not able to supplement customer's income-refer to LIHEAP).
- Family members ceasing financial assistance.





- Salaries that are paid "under the table" or not filed on yearly taxes.
- Customers that have a co-signer who has signed a guarantee to pay their rent.
- Loans/credit debt or any garnishment of wages due to a loan or debt.
- Sanctions from government programs (AFDC, Food Stamps, Welfare Transition/Reform).





- Loss of income for individuals not listed on the lease agreement.
- Loss of income due to gambling or losses in the stock market.
- Customers living off of credit cards that are "maxed out" or interest rate increases on charges or cash advances will not be considered.
- Loss of income was documented through payment on a credit card.
- Gaps in financial aid payments or delays are not considered a loss.





#### **On-Going Management**

If you have an eligible financial hardship for rent, mortgage or utility assistance, you must also have documentation of *On-Going Management*.

On-Going Management means having enough income moving forward to pay your basic living expenses which include rent/mortgage and utilities (electric, water/sewer and gas).

#### **Examples of On-Going Management:**

If you rent an apartment for \$600 per month and you pay \$100 for electric and \$50 for water then you need \$750 net income (after taxes and deductions) to pay your basic living needs of shelter and utilities.



# On-Going Management (Cont'd)

#### **Examples of income for On-Going Management would be:**

- Returning to work after medical leave without pay or with reduced pay.
- Receiving unemployment income after a lay-off or termination.
- Starting new employment with a new hire letter.
- Starting disability or social security benefits.

If your household does not have income or enough income to pay your basic living expenses, your household **DOES NOT** qualify for rent, mortgage or utility assistance.





#### **Dental Assistance**

- The Financial Assistance Program assists with dental services if the Seminole County resident has insufficient funds and no medical insurance, co-pay plans or discount plans.
- A household member may receive up to \$1,000 in emergency funds to cover dental services within a fiscal year period (October-September).
  - Please note: Amount of assistance may vary based on funding available at time of application.
- If the cost of the dental procedure will exceed the maximum allowance assistance provided during the fiscal year, applicant must pay the difference.





#### **Dental Assistance (Continued)**

- Please note that funds approved by the Division of Community Assistance will be released only to the approved vendor and not the individual or family members.
- Assistance is available for extractions, fillings, dentures, partial dentures, root canals, crowns, x-rays, sedation, and consultation.
- Customers are advised to have referrals completed by a licensed dentist within the Central Florida area. (No treatment plans accepted).
- The referral notice must state specifically the nature of the recommended emergency procedure.





#### **Dental Assistance (Continued)**

- If you receive your referral from a private dentist, verification will need to be made with the Seminole County Health Department that you are not currently receiving Medicaid or Medically Needy.
- No assistance will be provided to any customer wherein the referral does not clearly state the nature of the emergency.
- Only emergency or medically necessary services are covered (no cosmetic).
- Financial assistance will not be provided to applicants receiving services that would ordinarily be free by a provider offering dental services.





# Rental Security & Utility Deposit Program

This program is in the form of a grant up to a **maximum award of \$2,000** to households in danger of becoming homeless or that are currently homeless as a result of the inability to pay security and/or utility deposits when seeking residence in Seminole County rental housing. Household annual gross income must be at or below <u>80% of the current</u> area median income.

The funds can be utilized to pay for rental security and utility deposits which include the following items;

- Rental security,
- Key deposit/fee,
- Cleaning deposit/fee, and
- Utility deposits in the name of the applicant or co-applicant for the electric, gas, water/sewer or trash.





# Rental Security & Utility Deposit Program (Continued)

At a minimum, the following four criteria must be met in order to be determined eligible:

- 1. The household must provide documentation of either being homeless or in danger of becoming homeless as a result of the inability to pay security and/or utility deposits when seeking residence in rental housing by providing one of the following documents:
  - a. Court eviction within the last year; or
  - **b.** Foreclosure notification within the last year; or
  - **c.** Documentation from City or County Code Enforcement stating current housing is substandard housing; **or**
  - d. Referral from a homeless shelter or agency signed on letterhead; or
  - e. Notice of no lease renewal from landlord; or
  - **f.** In addition, domestic violence shelter referrals must provide a denial letter for victims crime compensation funding.





# Rental Security & Utility Deposit Program (Continued)

- 2. Rental unit must be located within Seminole County;
- 3. Monthly rent charged on the unit cannot exceed the current fair market rent (FMR) for Seminole County;
- 4. Monthly rent charged on the unit must be at or below 30% of the household's maximum income level.





## Community Services Block Grant (CSBG) Training Program

The Community Services Block Grant (CSBG) Training Program provides financial assistance to eligible individuals for training program tuition, books and training supplies. Financial assistance will be provided to individuals that need training in order to attain employment, maintain employment or to increase employment income and/or benefits.

A maximum of up to \$5,000 in financial assistance is available per eligible applicant per fiscal year. Applications will be accepted on a first ready, first served basis, pending funding availability. The maximum approval amount for program/specialization training assistance will be in accordance with Workforce Central Florida Approved Training Programs Cap amount (this listing can be downloaded at <a href="https://www.seminolecountyfl.gov/comsrvs/housing/csb.gov">www.seminolecountyfl.gov/comsrvs/housing/csb.gov</a>)





Applications are accepted through Orientation Only.

Applicants must meet the following guidelines:

- Reside in Seminole County
- At or below <u>current</u> 125% of the poverty level; and
- Accepted into an approved training program.





### Seminole County Community Assistance Disclaimer

We collect personal information directly from you for reasons that are discussed in our privacy statement. We may be required to collect some personal information by law or by organizations that give us money to operate this program. Other personal information that we collect is important to run our programs, to improve services for homeless individuals, and to better understand the need of homeless individuals. We only collect information that we consider to be appropriate.

I/we understand that Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 and 775.083.

I/we further understand that any willful misstatement of information will be grounds for disqualification.

I/we certify that the application information provided is true and complete to the best of my/our knowledge.



### Seminole County Community Assistance Disclaimer

I/we consent to the disclosure of information for the purpose of income verification related to making a determination of my/our eligibility for program assistance.

I/we agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

I/we further understand that if any misrepresentation or fraudulent statement is discovered after assistance has been provided, the County will demand and pursue through all legal remedies available, repayment of the funds provided for the assistance that was provided. The undersigned further understands that providing false representations herein constitutes an act of fraud.

Applicants that knowingly provide false, misleading or incomplete information will result in denial of application and barred from services from this office.



# Seminole County Community Assistance Division Financial Assistance Application

### **Customer Orientation**



THANK YOU FOR YOUR ATTENTION!

